

Information to identify the case:

Debtor 1	Kevin S. Foor	Social Security number or ITIN xxx-xx-5320
	First Name Middle Name Last Name	EIN 01-0671990
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter 13 3/8/19
Case number:	19-70130-JAD	Date case converted to chapter 11 6/11/19

Official Form 309E (For Individuals or Joint Debtors)

Notice of Chapter 11 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin S. Foor	
2. All other names used in the last 8 years	dba BDT of Saxton dba Saxton Station Pharmacy	
3. Address	907 Frame Church Road Everett, PA 15537	
4. Debtor's attorney Name and address	James R. Huff II Sullivan Forr Stokan & Huff 1701 Fifth Avenue Altoona, PA 16602	Contact phone 814-946-4316 Email jhuff@sfshlaw.com
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/2/19

For more information, see page 2 >

Debtor Kevin S. Foor

Case number 19-70130-JAD

6. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 2, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2nd Floor Conference Room, 110 Franklin Street, Johnstown, PA 15905
7. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).	First date set for hearing on confirmation of plan. The court will send you a notice of that date later. Filing deadline for dischargeability complaints: 10/1/19
	Deadline for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: <ul style="list-style-type: none">• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;• you file a proof of claim in a different amount; or• you receive another notice. If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov . Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	10/31/19 For a governmental unit: 9/4/19
8. Creditors with a foreign address	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing Deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing a Chapter 11 bankruptcy case	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
10. Discharge of debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
11. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Kevin S. Foor
 Debtor

Case No. 19-70130-JAD
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-7

User: agro
Form ID: 309EPage 1 of 3
Total Noticed: 76

Date Rcvd: Jul 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2019.

- db +Kevin S. Foor, 907 Frame Church Road, Everett, PA 15537-7970
- aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
- aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
- aty +Martin A. Mooney, Schiller, Knapp, Lefkowitz & Hertzel LLP, 950 New Loudon Road, Suite 109, Latham, NY 12110-2182
- aty +Preston D. Jaquish, McGrath & McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
- 15007924 +A&K Distributors, Box 250055, Aguadilla, PR 00604-0055
- 15007925 +Altoona Mirror, 301 Cayuga Avenue, Altoona, Pennsylvania 16602-4323
- 15007927 +Appleby & Markle, 250 West Main Street, Everett, Pennsylvania 15537-1137
- 15007928 +Argus Capital Funding, 104 East 25th Street, 10th Floor, New York, NY 10010-8201
- 15059201 +Argus Capital Funding, LLC, C/O Thomson Ollunga, LLP, 747 Third Ave., 2nd Fl., New York, NY 10017-2878
- 15007929 +Ariel Bouskila, Esquire, 5 Hanover Square, Ste. 2102, New York, New York 10004-2635
- 15007930 +Auburn Groceries, 2360 Bellingham Drive, Troy, MI 48083-2038
- 15007931 +Belco Groceries, 5500 New Horizons Blvd., North Amityville, NY 11701-1156
- 15007932 +Bonita Pharmaceuticals, 6380 Commerce Drive, Westland, MI 48185-9120
- 15007933 +Broad Top Bulletin, P.O. Box 671, Bedford, Pennsylvania 15522-0671
- 15007934 +Broad Top Medical Center, P.O. Box 127, Broad Top, Pennsylvania 16621-0127
- 15076936 +Bryn Mawr Equipment Finance, Inc., C/O Barbara L. Farley, Esq., PO Box 53659, Philadelphia, PA 19105-3659
- 15007935 +Brynmawr Funding/Pioneer Rx, 620 W. Germantown Road, Suite 310, Plymouth Meeting, Pennsylvania 19462-2227
- 15007940 +CVS Health, One CVS Drive, Woonsocket, Rhode Island 02895-6146
- 15007941 +CWI Gifts, 4600 S. Hamilton Road, Groveport, OH 43125-9636
- 15007936 +Change Healthcare, P.O. Box 572490, Murray, Utah 84157-2490
- 15007937 +Cohen's Inventory Returns, 4320 Saline Street, Pittsburgh, Pennsylvania 15217-2912
- 15007939 +Craig's Cleaning & Repair, 3323 Sandy Run Road, Hopewell, Pennsylvania 16650-8757
- 15007942 +Daily News, P.O. Box 384, Huntingdon, Pennsylvania 16652-0384
- 15007943 +Dale Oxygen, 146 Horner Street, Johnstown, Pennsylvania 15902-1996
- 15007944 +Ehrlich, 160 Jari Drive, Suite 140, Johnstown, Pennsylvania 15904-6947
- 15007946 +FFE Enterprises, 44000 Winchester Road, Temecula, California 92590-2578
- 15010752 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
- 15007948 +First National Bank, 3015 Glimcher Blvd., Hermitage, Pennsylvania 16148-3343
- 15025524 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
- 15007949 +Flagstar Bank, P.O. Box 660263, Dallas, Texas 75266-0263
- 15007950 +H&H Wholesale, Lockbox #775371, 350 E. Devon Avenue, Itasca, Illinois 60143-1249
- 15007952 +KBM Collections, 20 E. Division Street, 2nd Floor, Dover, Delaware 19901-7366
- 15007951 +Kalamata Capital Group, 80 Broad Street, 12th Floor, New York, New York 10004-2584
- 15044481 +LG Funding LLC, 1218 Union St, Brooklyn, NY 11225-1512
- 15007953 +LG Funding, LLC, 1218 Union Street, Brooklyn, New York 11225-1512
- 15007954 +Live Oak Bank, 1741 Tiburon Drive, Wilmington, North Carolina 28403-6244
- 15052986 +Live Oak Banking Company, c/o Schiller Knapp Lefkowitz Hertzel LLP, 1741 Tiburon Drive, Wilmington, NC 28403-6244
- 15007956 +Master's Pharmaceutical, P.O. Box 840713, Dallas, Texas 75284-0713
- 15007958 +Park Avenue Recovery, 104 E. 25th Street, 10th Floor, New York, New York 10010-8201
- 15007959 +Park's Garbage, P.O. Box 218, Mount Union, Pennsylvania 17066-0218
- 15007960 +Penelec, P.O. Box 3687, Akron, Ohio 44309-3687
- 15007961 +Peterson Accounting, 1798 Plank Road, Suite 301, Duncansville, Pennsylvania 16635-8389
- 15007962 +Pinnacle Computer Technologies, Inc., 102 East Pitt Street, Bedford, Pennsylvania 15522-1317
- 15007963 +Pioneer RX, P.O. Box 53407, Shreveport, Louisiana 71135-3407
- 15007964 +Praxis Med, 13600 Shoreline Drive, Suite 200, Earth City, MO 63045-1203
- 15007965 +R.J. Hedges & Associates, P.O. Box H, New Florence, Pennsylvania 15944-0427
- 15007966 +Raz Imports, 1020 Eden Road, Arlington, Texas 76001-7885
- 15007967 +River City, P.O. Box 840713, Dallas, Texas 75284-0713
- 15007968 +Roaring Spring Water, P.O. Box 97, Roaring Spring, PA 16673-0097
- 15007969 +Saxton Borough, 707 9th Street, Saxton, PA 16678-1109
- 15007970 +Stoudhour Petroleum, P.O. Box 40, Saxton, PA 16678-0040
- 15007972 +Top RX, LLC, P.O. Box 1844, Dept. T-5, Memphis, Tennessee 38101-1844
- 15007971 +Top Rx, C/O Sharon M. Bibbs, 2950 Brother Blvd., Bartlett, TN 38133-3968
- 15007973 +Tri-State Distribution, P.O. Box 600, Spartan, Tennessee 38583-0600
- 15007975 +Unifirst, 335 Industrial Park Blvd., Ebensburg, PA 15931-4117
- 15007976 +Value Drug Company, 195 Theater Drive, Duncansville, Pennsylvania 16635-7144
- 15007977 +Wex Bank, P.O. Box 6293, Carol Stream, IL 60197-6293

District/off: 0315-7

User: agro
Form ID: 309E

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Total Noticed: 76

Date Rcvd: Jul 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: jhuff@sfshlaw.com Jul 03 2019 03:14:29 James R. Huff, II,
Sullivan Forr Stokan & Huff, 1701 Fifth Avenue, Altoona, PA 16602
aty +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 03 2019 03:15:05
Norma Hildenbrand, on Behalf of the United States, Office of the United States Trustee,
Suite 970 Liberty Center, 1001 Liberty Avenue, Pittsburgh, PA 15222-3714
smg EDI: IRS.COM Jul 03 2019 07:13:00 Internal Revenue Service, Special Procedures Division,
P.O. Box 628, Bankruptcy Section, Pittsburgh, PA 15230
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 03 2019 03:14:54 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 03 2019 03:15:05
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
Pittsburgh, PA 15222-3721
cr +EDI: PRA.COM Jul 03 2019 07:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
15007926 +E-mail/Text: bankruptcies@andananet.com Jul 03 2019 03:14:46 Anda, 3000 Alt Blvd.,
Grand Island, New York 14072-1246
15007938 +EDI: COMCASTCBLCENT Jul 03 2019 07:13:00 Comcast, P.O. Box 70219,
Philadelphia, Pennsylvania 19176-0219
15007945 +E-mail/Text: bankruptcy@erieinsurance.com Jul 03 2019 03:15:31 Erie Insurance,
100 Erie Insurance Place, Erie, Pennsylvania 16530-9000
15007947 E-mail/Text: bankruptcynotice@fcbanking.com Jul 03 2019 03:14:40 First Commonwealth Bank,
P.O. Box 400, Indiana, Pennsylvania 15701
15007955 +E-mail/Text: bankruptcy@marineone.com Jul 03 2019 03:14:34 Marine One, 5000 Quorum Drive,
Suite 200, Dallas, Texas 75254-7405
15050723 +E-mail/Text: cashiering-administrationservices@flagstar.com Jul 03 2019 03:15:23
Matrix Financial, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
15007957 +E-mail/Text: bankruptcy@ondeck.com Jul 03 2019 03:15:32 On Deck, 901 N. Stuart Street,
Suite 700, Arlington, Virginia 22203-4129
15042296 +E-mail/Text: bankruptcy@ondeck.com Jul 03 2019 03:15:32 On Deck Capital, Inc.,
101 West Colfax Ave., 10th Floor, Denver, CO 80202-5167
15008126 +EDI: RMSC.COM Jul 03 2019 07:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15051977 +EDI: RMSC.COM Jul 03 2019 07:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
15007974 EDI: USBANKARS.COM Jul 03 2019 07:13:00 U.S. Bank, P.O. Box 790408,
St. Louis, Missouri 63179
15033976 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 03 2019 03:15:09 West Penn Power,
5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr FLAGSTAR BANK FSB as servicer for Matrix Financial
cr Live Oak Bank
cr* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
444 Liberty Avenue, Pittsburgh, PA 15222-1225

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor FLAGSTAR BANK FSB as servicer for Matrix Financial
bkgroup@kmillawgroup.com
James R. Huff, II on behalf of Debtor Kevin S. Foor jhuff@sfshlaw.com

District/off: 0315-7

User: agro
Form ID: 309E

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Total Noticed: 76

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Keri P. Ebeck on behalf of Creditor Live Oak Bank kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Martin A. Mooney on behalf of Creditor Live Oak Bank ahight@schillerknapp.com,
kcollins@schillerknapp.com;tshariff@schillerknapp.com
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
TOTAL: 7